

Action Plan

Grantee: Deerfield Beach, FL

Grant: B-11-MN-12-0005

LOCCS Authorized Amount:	\$ 1,183,897.00
Grant Award Amount:	\$ 1,183,897.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 128,671.88
Total Budget:	\$ 1,312,568.88

Funding Sources

No Funding Sources Found

Narratives

Summary of Distribution and Uses of NSP Funds:

Activity #1

City Acquisition and Rehabilitation (SFR)

City Acquisition and Rehabilitation of Five (5) foreclosed or abandoned single family homes for resale/rental to qualified low and moderate income applicants. Resale may include seller/discount credit to the buyer to make the home affordable, including assistance from the City. Rehabilitation budget for (CAP) will be determined by the Scope of Work and competitive bidding. Eligible Properties: Single-family homes (SFR) - Funds reprogrammed 1/15/2013.

Activity #2

City Acquisition of Properties (CAP) - LH 25

City Acquisition and Rehabilitation of two foreclosed or abandoned single family homes for resale/rental to qualified low income applicants. Resale may include seller/discount credit to the buyer to make the home affordable including assistance from the City. Rehabilitation budget for (CAP) will be determined by the Scope of Work and competitive bidding. Eligible Properties: Single-family homes (SFR) Budget amended 1/15/2013.

Activity #3

Purchase and Home Repair Financial Assistance (LMMI)

First Time Home Buyer Purchasing their own Foreclosed or Abandoned Properties

First Time Home Buyers purchasing their own foreclosed or abandoned properties and City rehabilitation of those properties. The City will provide purchase and home repair assistance to First Time Home Buyers who are purchasing their own Foreclosed NSP property. Rehabilitation budget for (CAP) will be determined by the Scope of Work and competitive bidding. Eligible Properties: Single-family homes (SFR). Activity created and budget amended 1/15/2013.

Activity #4

Redevelopment - LH 25

Partial reconstruction of a foreclosed or abandoned single family. Rehabilitation budget for (CAP) will be determined by the Scope of Work and competitive bidding. Eligible Properties: Single-family homes (SFR). Activity created and budget amended 1/15/2013.

Planning and Administration

Activity # 5

Administrative duties for the overall management and implementation of the NSP 3 program in conformance with the accompanying laws and regulation. This activity is presumed to benefit Low and Moderate income individuals and families per 24 CFR section 570.

NSP eligible area amended on 1/15/2013 to include all areas with a NSP3 score of 17 or higher. Property must be NSP eligible for assistance.



How Fund Use Addresses Market Conditions:

Market Conditions

City staff used the NSP Program Design Guidebook and HUD mapping tool data to analyze the City's housing market conditions and likely trend. The data indicated that the affordable housing stock were being severely affected by the foreclosure and abandoned trend which negatively impacted the environmental and financial viability of the targeted neighborhood as indicated by the receding home values and surge in code violation related to reported incidences of abandonment. Acquiring and rehabilitating foreclosed and abandoned properties in the AGN will reverse this trend using a quantifiable designated impact number. The primary purpose of the Acquisition and Rehabilitation activity is acquire and repairs single family homes to ensure safe, decent housing and eliminate instances of substandard housing. Area amended 1/15/2013 to address reduced property inventory due to changing market. Property must be NSP eligible for assistance.

Ensuring Continued Affordability:

Affordability The City will provide financing subsidy on a sliding scale in accordance with income to assist eligible clients purchasing a City Acquired and rehabilitated property or those FTHB purchasing their own foreclosed or abandoned properties. The City will ensure continued affordability for these NSP- assisted properties by requiring, through a deferred interest free Mortgage and Promissory Note that the home is held by the income eligible individual/family for up to 15 years per scale, otherwise a prorated amount of the NSP funding is payable back to the City's NSP program for reuse on NSP eligible activities. (Option) In the case of rental units occupied by income eligible households, affordability periods may exceed 15 years memorialized in development/sub-recipient agreement, and will be subject to City Commission approval. These requirements will be detailed in the deferred mortgage for direct loans to borrowers or in a deed restriction for sub-recipients or developers.

Deferred Payment Mortgage A Deferred Payment Mortgage at '0' percentage interest rate and Promissory Note will be executed by the homeowner and recorded against the property. The Mortgage and Promissory Note will be forgiven after the homeowner has satisfied the requirements of the deferment period. The deferred payment will reduce at a rate of in accordance with the scale below on the anniversary date of the mortgage of loan execution. The property must remain the primary residence of the applicant. In the event the property is refinanced (cash-out), sold, leased, rented or title is transferred, the outstanding pro-rated amount of the loan will become due and payable.

Scale Mortgage Amount	Affordability/Recapture Term
\$40,000	5 Years
\$40,000 - \$100,000	10 Years
>\$40,000	15 Years

In accordance with lenders underwriting soft second mortgage will be provided as gap financing to cover the gap between loan commitment and appraised value in conformance with NSP program guidelines. City acquired properties may offer soft mortgages in the form of a sellers credit to the Homebuyer and will be represented in the mortgage and note subject to pro-rated recapture provisions. Funding allocation will be reflected in the HUD 1 statements. City Acquisition Soft Second Mortgage Credit: The City will implement where necessary, soft seconds mortgages at zero (0) % interest rate in the form of a sellers credit/discount to homebuyers to facilitate underwriting affordability benchmark for low and moderate income applicants. Credit will be represented in the mortgage and note subject to the aforementioned pro- rated deferred mortgage recapture provisions and scale. The pro-rated amount will be due upon transfer or resale of the property in accordance with the respective executed Mortgage and Promissory Note.

Activity # 2 First Time Home Buyer Purchasing their own Foreclosed of Abandoned Properties (FTHB PFAP) Terms of Finan

Definition of Blighted Structure:

Blighted structure

A structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare.

Definition of Affordable Rents:

Affordable Rents:

Affordable rents is defined as a rental rate at or below thirty 30% of a family's gross income. The City of Deerfield Beach will comply with the Area affordable rents as outlined by HUD Fair Market Rate (FMR) http://www.floridahousing.org/NR/rdonlyres/58C8AD6E-06DB-4979-95C9-EFD74D0A6699/0/2008_Florida_Bedroom_Rents_FHFC.pdf

Housing Rehabilitation/New Construction Standards:

Rehabilitation Standards

Homes rehabilitated with NSP funds will meet the South Florida and local building codes. The rehab standards will comply with US HUD Section 8 Quality Rehabilitation Standards. Energy improvements and modern green building improvements will be included. Rehabilitation bids/proposals, to the greatest extent feasible, will include replacement of older obsolete products and appliances with Energy Star labeled products. Water efficient toilets, showers, and faucets will be installed where these items are replaced. All housing will be upgraded for hurricane mitigation to the extent practical which may include: impact windows and roof hurricane straps. Re-construction/development of residential buildings will be designed to meet the standard for Energy Star Qualified New Homes.

Vicinity Hiring:

Vicinity/Section 3

To the greatest extent feasible the City will utilize the City's Section 3 plan in the procurement process of contracting and the hiring of businesses and individuals from the AGN vicinity to work on the NSP 3 projects in the following order of precedence

1. Immediate Area of Greatest Need project
2. Other City located Area of Greatest Need
3. Deerfield Beach-Pompano Beach-Fort Lauderdale MSA

Procedures for Preferences for Affordable Rental Dev.:

N/A

Grantee Contact Information:

Grantee Contact Information:
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Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
01	Acquisition and Rehabilitation (CAP)	01	Acquisition and Rehabilitation (CAP) {SFR}
02	Acquisition and Rehabilitation LH25	02	Acquisition and Rehabilitation LH25
03	Planning and Administration (P&A)	03	Planning and Administration (P&A)
04	Purchase Assistance	04	PurchaseAssistance&Rehab LMMI
		06	Purchase Assistance LH25
05	Redevelopment	05	Redevelopment LH25
9999	Restricted Balance	No activities in this project	



Activities

Project # / Title: 01 / Acquisition and Rehabilitation (CAP)

Grantee Activity Number: 01
Activity Title: Acquisition and Rehabilitation (CAP) {SFR}

Activity Type:

Acquisition - general

Project Number:

01

Projected Start Date:

04/20/2011

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Environmental Assessment:

COMPLETED

Benefit Report Type:

Direct (Person)

Activity Status:

Under Way

Project Title:

Acquisition and Rehabilitation (CAP)

Projected End Date:

03/01/2014

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 236,579.71

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 236,579.71

Proposed Beneficiaries

of Persons

Total

1

Low

Mod

1

Low/Mod%

100.00

Proposed Accomplishments

of Singlefamily Units

Total

1

of Housing Units

1

of Properties

1

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Deerfield Beach2

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Organization Type

Proposed Budget



Location Description:

City of Deerfield Beach NSP 3 Areas of Greatest Need:

General Description: Area 1. N.E 4th Court to SW 3rd to Dixie Highway, Area 2: S.E 1st-SE 3rd Terrace-Federal Highway, Area 3: SW 3rd Avenue-SW 34th-West Drive.

General Description: Area 1. N.E 4th Court to SW 3rd to Dixie Highway, Area 2: S.E 1st-SE 3rd Terrace-Federal Highway, Area 3: SW 3rd Avenue-SW 34th-West Drive.

Activity Description:

City Acquisition of 5 eligible foreclosed or abandoned properties (SFR) for repair/renovation and resale.

Project # / Title: 02 / Acquisition and Rehabilitation LH25 CAP

Grantee Activity Number:	02
Activity Title:	Acquisition and Rehabilitation LH25

Activity Type:

Acquisition - general

Project Number:

02

Projected Start Date:

04/20/2011

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Environmental Assessment:

UNDERWAY

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

Acquisition and Rehabilitation LH25 CAP

Projected End Date:

03/01/2014

Project Draw Block Date by HUD:**Activity Draw Block Date by HUD:**

Total Budget: \$ 539,539.99

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 539,539.99

Proposed Beneficiaries

Owner Households

Total

2

Low

2

Mod

Low/Mod%

100.00



# of Households	2	2	100.00
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Proposed Accomplishments

	Total
# of Singlefamily Units	2
# of Housing Units	2
# of Properties	2

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Deerfield Beach2

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Deerfield Beach2	Local Government	\$ 150,975.00

Location Description:

City of Deerfield Beach NSP 3 Areas of Greatest Need.

General Description: Area 1. N.E 4th Court to SW 3rd to Dixie Highway, Area 2: S.E 1st-SE 3rd Terrace-Federal Highway, Area 3: SW 3rd Avenue-SW 34th-West Drive.

General Description: Area 1. N.E 4th Court to SW 3rd to Dixie Highway, Area 2: S.E 1st-SE 3rd Terrace-Federal Highway, Area 3: SW 3rd Avenue-SW 34th-West Drive.

Updated 1.15.2013 to include any area within the City with a NSP needs score of 17 or higher.

Activity Description:

Acquisition and Rehab of properties for the resale to LH 25 owners.

Project # / Title: 03 / Planning and Administration (P&A)

Grantee Activity Number:	03
Activity Title:	Planning and Administration (P&A)

Activity Type:

Administration

Project Number:

03

Projected Start Date:

04/20/2011

Project Draw Block by HUD:

Activity Status:

Under Way

Project Title:

Planning and Administration (P&A)

Projected End Date:

03/01/2014

Project Draw Block Date by HUD:



Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Environmental Assessment:

EXEMPT

Benefit Report Type:

NA

Activity Draw Block Date by HUD:

Total Budget: \$ 55,533.71

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 55,533.71

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Deerfield Beach2

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Deerfield Beach2

Organization Type

Local Government

Proposed Budget

\$ 118,389.70

Location Description:

City of Deerfield Beach for eligible activities designed and implemented in the City's NSP 3 Areas of Greatest Need

Activity Description:

Administrative duties for the overall management and implementation of the NSP 3 program in conformance with the accompanying laws and regulation. This activity is presumed to benefit Low and Moderate income individuals and families per 24 CFR section 570.

Project # / Title: 04 / Purchase Assistance

Grantee Activity Number:

04

Activity Title:

PurchaseAssistance&Rehab LMMI

Activitiy Type:

Activity Status:



Homeownership Assistance to low- and moderate-income

Project Number:

04

Projected Start Date:

01/15/2013

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Environmental Assessment:

UNDERWAY

Benefit Report Type:

Direct (Households)

Under Way

Project Title:

Purchase Assistance

Projected End Date:

03/01/2014

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 278,531.52

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 278,531.52

Proposed Beneficiaries

Owner Households

Total	Low	Mod	Low/Mod%
5			0.00
5			0.00

of Households

Proposed Accomplishments

of Singlefamily Units

Total

5

of Housing Units

5

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Deerfield Beach, Florida

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Deerfield Beach, Florida

Organization Type

Local Government

Proposed Budget

\$ 769,533.00

Location Description:

Citywide in any Census Tract with a 17 score or higher. Updated 1.15.2013.

Activity Description:

Purchase and home repair assistance to LMMI buyers.



Grantee Activity Number: 06
Activity Title: Purchase Assistance LH25

Activity Type:

Homeownership Assistance to low- and moderate-income

Project Number:

04

Projected Start Date:

01/01/2013

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Environmental Assessment:

EXEMPT

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

Purchase Assistance

Projected End Date:

03/01/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 17,423.80

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 17,423.80

Proposed Beneficiaries

Owner Households

Total	Low	Mod	Low/Mod%
1	1		100.00
1	1		100.00

of Households

Proposed Accomplishments

of Singlefamily Units

of Multifamily Units

of Housing Units

Total

1

1

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

City of Deerfield Beach, Florida

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Deerfield Beach, Florida

Organization Type

Local Government

Proposed Budget

\$ 0.00



Location Description:

Existing NSP3 target area as amended.

Activity Description:

Purchase Assistance expended on LH25 households.

Project # / Title: 05 / Redevelopment

Grantee Activity Number: 05
Activity Title: Redevelopment LH25

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

05

Projected Start Date:

01/15/2013

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Environmental Assessment:

UNDERWAY

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

Redevelopment

Projected End Date:

03/01/2014

Project Draw Block Date by HUD:**Activity Draw Block Date by HUD:**

Total Budget: \$ 56,288.27

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 56,288.27

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	1	1		100.00
# of Households	1	1		100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	1
# of Housing Units	1
# of Properties	1



Activity is being carried out by Grantee:

No

Activity is being carried out through:**Organization carrying out Activity:**

City of Deerfield Beach3

Proposed budgets for organizations carrying out Activity:**Responsible Organization**

City of Deerfield Beach3

Organization Type

Local Government

Proposed Budget

\$ 144,499.30

Location Description:

NSP unit within a NSP needs score of 17 or higher. Updated 1.15.2013.

Activity Description:

Redevelopment of property for LH 25 household.

Action Plan Comments:

Reviewer - Action plan is in conformance with program requirements. City needs to complete implementation before funds are recaptured. DT 3/31/2015

Reviewer - he Action Plan amendment accomplishes the following:

1. Moving funds to project and activity budgets where funds had been expended by City to complete draw downs
2. Moving funds that were not obligated to projects and activities where it was anticipated that funds will be spent

Reviewer - Grantee indicates that no changes made to plan. Plan being approved in order for grantee to submit QPR. NEC 8/2/17

Action Plan History**Version****Date**

B-11-MN-12-0005 AP#1

04/18/2011

B-11-MN-12-0005 AP#2

02/20/2013



B-11-MN-12-0005 AP#3	09/27/2013
B-11-MN-12-0005 AP#4	01/30/2015
B-11-MN-12-0005 AP#5	03/31/2015
B-11-MN-12-0005 AP#6	07/23/2015
B-11-MN-12-0005 AP#7	08/02/2017

